

**Information to identify the case:**

Debtor 1	<b>Judith A Lowes</b>	Social Security number or ITIN	<b>xxx-xx-0394</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Northern District of Illinois</b>			
Case number: <b>18-20082</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Judith A Lowes

October 16, 2018

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Judith A Lowes  
 Debtor

Case No. 18-20082-TAB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 12

Date Rcvd: Oct 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2018.

db	+Judith A Lowes, 6759 W Forest Preserve Drive #403, Chicago, IL 60634-1413
tr	+Gus A Paloian, Seyfarth, Shaw, Et Al, 233 S. Wacker Drive, Suite 8000, Chicago, IL 60606-6448
26912008	+Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
26912012	+PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
26912015	+Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: gpaloian@iq7technology.com Oct 17 2018 02:15:31 Gus A Paloian, Seyfarth, Shaw, Et Al, 233 S. Wacker Drive, Suite 8000, Chicago, IL 60606-6448
26912006	+EDI: CAPITALONE.COM Oct 17 2018 05:43:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
26912007	+EDI: CHASE.COM Oct 17 2018 05:43:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
26912009	+EDI: DISCOVER.COM Oct 17 2018 05:43:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
26912010	+EDI: TSYS2.COM Oct 17 2018 05:43:00 Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
26912011	+E-mail/Text: bnc@nordstrom.com Oct 17 2018 02:15:48 Nordstrom Signature Visa, Colorado Service Center, Po Box 6555, Englewood, CO 80155-6555
26912013	+EDI: RMSC.COM Oct 17 2018 05:43:00 Rfcs/home Depot Hil, Po Box 965005, Orlando, FL 32896-5005
26912014	+E-mail/Text: jennifer.chacon@spservicing.com Oct 17 2018 02:19:15 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2018 at the address(es) listed below:

Daniel J Winter on behalf of Debtor 1 Judith A Lowes djw@dwinterlaw.com, djwlaw@gmail.com, r.m.engelmann@gmail.com, lgdanwinter@gmail.com, kasiadanwinter@gmail.com  
 Gus A Paloian gpaloian@seyfarth.com, gpaloian@iq7technology.com; jmcmanus@seyfarth.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3